

## REPAYMENT PERIODS FOR EXTENDED OR GRADUATED PLANS

### Total Direct Loan Amount

### Time

- Less than \$10,000 Within 12 years
- Greater than or equal to \$10,000 but less than \$20,000 Within 15 years
- Greater than or equal to \$20,000 but less than \$40,000 Within 20 years
- Greater than or equal to \$40,000 but less than \$60,000 Within 25 years
- Greater than or equal to \$60,000 Within 30 years